

2/1/26

# Health Coverage Options for Persons with both Medicare A and B and full scope Medi-Cal



## What are my options for health coverage?

**Medi-Cal Managed Care** - When you qualify for full scope Medi-Cal, you are advised you must choose coverage from one of the two Medi-Cal Managed Care Plans: Contra Costa Health Plan or the Kaiser Special Needs plan. These plans cover all of your covered medical care as well as some



unique Medi-Cal benefits such as hearing aids, medical transportation, or incontinence supplies.

Once you also qualify for Medicare, you have additional options. For example, you may continue to use Contra Costa Health Plan, you also have the right to go outside the plan and use the Fee-For-Service (Original) Medicare option or join a Medicare Advantage Plan. The limited, unique Medi-Cal benefits not covered by Medicare will continue to be handled by your managed care plan.

**Prescription Coverage** - Once you are eligible for Medicare, Medi-Cal will no longer cover your prescription drugs. You must join at least one part of Medicare and get a Part D drug plan to have prescription coverage. You will be eligible for a premium-free drug plan with the lowest co-pays for drugs covered by your plan, \$1.<sup>60</sup> for generics and \$4.<sup>80</sup> for brand drugs. You may also choose a different drug plan with a discounted premium if that provides better coverage for your drugs.

## You also have additional choices with Medicare

**Fee-for-Service (Original) Medicare** - You may elect to receive your health care from a Medicare provider outside of your chosen Managed Care Plan. If you notify them in advance of your Medi-Cal coverage, it is against the law for physicians to bill you for the portion of the charge that Medicare does not pay. For that reason, some providers may not book appointments for you once you inform them of your Medi-Cal status. It is best to see a provider who accepts Medi-Cal as well as Medicare patients.



**Medicare Special Needs Plan** - You may join a Medicare Advantage Special Needs Plan (called D-SNP's) for persons with Medicare and full Medi-Cal. In 2026 there are two plans available for new participants in Contra Costa -Kaiser Sr. Advantage North P4, and Contra Costa Health Care Plus. You may join either plan anytime during the year.

With these plans, there is no premium and no co-pays for medical services. Prescription Drug coverage is included and costs for covered medications will be \$1.<sup>60</sup> for generics and \$4.<sup>80</sup> for brand drugs. All your medical services will be provided through the plan. If you go outside the plan, you will be responsible for 100% of the charges.

**Medicare Advantage Plan** – You may also join any available “regular” Medicare Advantage plan. These plans do not coordinate with Medi-Cal.



Although your premium may be reduced, you will be responsible for any remaining premium. By law these plans are not permitted to charge co-pays for medical services and network doctors cannot refuse to see you because you have

Medi-Cal. Costs for covered prescriptions will be \$1.<sup>60</sup> for generics and \$4.<sup>80</sup> for brand drugs. If you go outside the plan, you will be responsible for 100% of the billed charges. You may change your plan only during the Fall (10/15-12/7) and Spring 1/1-3/31) open enrollment periods. You will still need to choose a Medi-Cal plan to administer Medi-Cal benefits not covered by Medicare. You may exit these plans anytime during the year by selecting a D-SNP or a Prescription Plan.

**PACE Programs** - Program of All-Inclusive Care for the Elderly (PACE) is a Medi-Cal program that helps people meet their health care needs in the community instead of going to a nursing home or other care facility. You may join a PACE program if you are qualified based on your health conditions and residence. PACE programs provide all needed medical care, prescriptions, in-home care, transportation and more at no cost if you have full Medi-Cal. This program is available to qualified residents in western and central Contra Costa County. For more information, call Center for Elders Independence at (510) 433-1150 or check their website at [cei.elders.org/](http://cei.elders.org/).



Contra Costa County **Health Insurance Counseling and Advocacy Program (HICAP)**  
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